

**United States Bankruptcy Court  
District of Idaho  
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the Federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155.00 filing fee plus \$30.00 administrative fee plus \$15.00 trustee surcharge)**

- Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
- Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
- The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed the certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed bankruptcy petition will be defeated.
- Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
- Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155.00 filing fee plus \$30.00 administrative fee)**

- Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
- Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
- After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800.00 filing fee)**

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200.00 filing fee)**

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

I, the debtor, affirm that I have read this notice.

3-22-07  
Date

Frank L. Chapin  
Frank L. Chapin, Debtor

02-20218

Case Number

3-22-02  
Date

Sydney L. Gutierrez-Chapin  
Sydney L. Gutierrez-Chapin, Joint Debtor

13  
**ORIGINAL**

**United States Bankruptcy Court  
District of Idaho**

In re: **Frank L. Chapin**  
**518-44-6544**

**Sydney L. Gutierrez-Chapin**  
**268-38-7542**

Case No. **02-20218**  
Chapter **11**

AMENDED

**List Of Creditors Holding 20 Largest Unsecured Claims**

Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or dept. of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
<b>Internal Revenue Service Attention Robert Scarborough Office of Chief Counsel 915 2nd Ave, RM 2710, M/S W670 Seattle, WA 98174</b>	<b>IRS Special Procedures  550 West Fort Street Boise, ID 83724</b>	<b>Proposed taxes  In Litigation</b>	<b>CONTINGENT UNLIQUIDATED DISPUTED</b>	<b>\$1,366,378.00</b>
<b>Daniel Wagner c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201</b>	<b>Daniel Wagner c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200</b>	<b>Claim in litigation</b>	<b>CONTINGENT UNLIQUIDATED DISPUTED</b>	<b>\$1,000,000.00</b>
<b>Lynette J. Brekke c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201</b>	<b>Lynette J. Brekke c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200</b>	<b>Claim in Litigation</b>	<b>CONTINGENT UNLIQUIDATED DISPUTED</b>	<b>\$1,000,000.00</b>
<b>Karen Sazowsky c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201</b>	<b>Karen Sazowsky c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200</b>	<b>Claim in Litigation</b>	<b>CONTINGENT UNLIQUIDATED DISPUTED</b>	<b>\$1,000,000.00</b>
<b>John C. Wagner c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201</b>	<b>John C. Wagner c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200</b>	<b>Claim in Litigation</b>	<b>CONTINGENT UNLIQUIDATED DISPUTED</b>	<b>\$1,000,000.00</b>
<b>Jerilyn Bierema c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave, Ste 1200 Spokane, WA 99201</b>	<b>Jerilyn Bierema c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave, Ste 1200</b>	<b>Claim in Litigation</b>	<b>CONTINGENT UNLIQUIDATED DISPUTED</b>	<b>\$1,000,000.00</b>

In re: **Frank L. Chapin**  
**518-44-6544**

**Sydney L. Gutierrez-Chapin**  
**268-38-7542**

Case No. **02-20218**  
Chapter **11**

## List Of Creditors Holding 20 Largest Unsecured Claims

Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or dept. of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, government contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim (if secured also state value of security)
<b>Jerilyn A. Klungvedt</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave, Ste 1200</b> <b>Spokane, WA 99201</b>	<b>Jerilyn A. Klungvedt</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave, Ste 1200</b>	Claim In Litigation	<b>CONTINGENT</b> <b>UNLIQUIDATED</b> <b>DISPUTED</b>	<b>\$1,000,000.00</b>
<b>Estate of Wilbur Leaf</b> <b>c/o Joseph P. Delay</b> <b>Delay Curran Thompson Pontarolo</b> <b>601 West Main, Ste 1212</b> <b>Spokane, WA 99201</b>	<b>Estate of Wilbur Leaf</b> <b>c/o Joseph P. Delay</b> <b>Delay Curran Thompson Pontarolo</b> <b>601 West Main, Ste 1212</b>	Claim In Litigation	<b>CONTINGENT</b> <b>UNLIQUIDATED</b> <b>DISPUTED</b>	<b>\$1,000,000.00</b>
<b>Estate of Christina Leaf</b> <b>c/o Joseph P. Delay</b> <b>Delay Curran Thompson Pontarolo</b> <b>601 West Main, Ste 1212</b> <b>Spokane, WA 99201</b>	<b>Estate of Christina Leaf</b> <b>c/o Joseph P. Delay</b> <b>Delay Curran Thompson Pontarolo</b> <b>601 West Main, Ste 1212</b>	Claim In Litigation	<b>CONTINGENT</b> <b>UNLIQUIDATED</b> <b>DISPUTED</b>	<b>\$1,000,000.00</b>
<b>Donald Wagner</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave., Ste 1200</b> <b>Spokane, WA 99201</b>	<b>Donald Wagner</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave., Ste 1200</b>	Claim In Litigation	<b>CONTINGENT</b> <b>UNLIQUIDATED</b> <b>DISPUTED</b>	<b>\$1,000,000.00</b>
<b>Deaconess Medical Center</b> <b>c/o Allen Ruben</b> <b>Stamper Ruben Stocker &amp; Smith</b> <b>720 West Boone, Ste 200</b> <b>Spokane, WA 99201</b>	<b>Deaconess Medical Center</b> <b>c/o Allen Ruben</b> <b>Stamper Ruben Stocker &amp; Smith</b> <b>720 West Boone, Ste 200</b>	Claim in Litigation	<b>CONTINGENT</b> <b>UNLIQUIDATED</b> <b>DISPUTED</b>	<b>\$1,000,000.00</b>
<b>American Lutheran Church</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave, Ste 1200</b> <b>Spokane, WA 99201</b>	<b>American Lutheran Church</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave, Ste 1200</b>	Claim in Litigation	<b>CONTINGENT</b> <b>UNLIQUIDATED</b> <b>DISPUTED</b>	<b>\$1,000,000.00</b>
<b>John P. Murray</b> <b>3405 South Altamont Street</b> <b>Spokane, WA 99223-4637</b>	<b>John P. Murray</b> <b>3405 South Altamont Street</b> <b>Spokane, WA 99223-4637</b>	Claim In Litigation	<b>CONTINGENT</b> <b>UNLIQUIDATED</b> <b>DISPUTED</b>	<b>\$1,000,000.00</b>
<b>Robert Kovacevich, P.L.L.C.</b> <b>c/o Timothy J. Graham</b> <b>Lane Powell Spears Lubersky, LLP</b> <b>1420 Fifth Avenue, Ste 4100</b> <b>Seattle, WA 98101</b>	<b>Robert Kovacevich, P.L.L.C.</b> <b>c/o Timothy J. Graham</b> <b>Lane Powell Spears Lubersky, LLP</b> <b>1420 Fifth Avenue, Ste 4100</b>	Claim In Litigation	<b>CONTINGENT</b> <b>UNLIQUIDATED</b> <b>DISPUTED</b>	<b>\$1,000,000.00</b>

In re: **Frank L. Chapin**  
**518-44-6544**

**Sydney L. Gutierrez-Chapin**  
**268-38-7542**

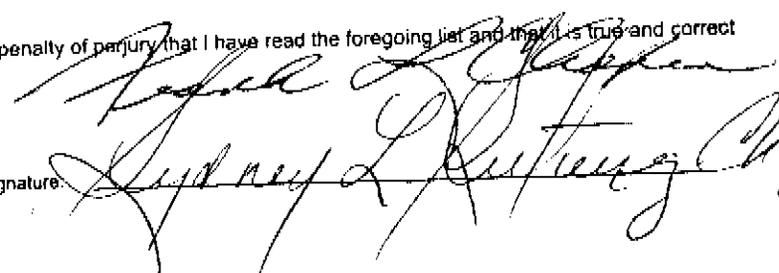
Case No. **02-20218**  
Chapter **11**

## List Of Creditors Holding 20 Largest Unsecured Claims

Name of creditor and complete mailing address including zip code	Name, telephone number and complete mailing address, including zip code, of employee, agent, or dept. of creditor familiar with claim who may be contacted	Nature of claim (trade debt, bank loan, gov-ernment contract, etc.)	Indicate if claim is contingent, unliquidated, disputed or subject to setoff	Amount of claim [if secured also state value of security]
American Red Cross c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201	American Red Cross c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200	Claim in litigation	CONTINGENT UNLIQUIDATED DISPUTED	\$1,000,000.00
Robert Kovacevich, PLLC W. 818 Riverside Ave., Ste 530 Spokane, WA 99201	Robert Kovacevich, PLLC W. 818 Riverside Ave., Ste 530 Spokane, WA 99201	Attorneys Fees		\$79,330.00
Jay & Nancy Whitson 1923 E. Buena Vista Dr. Tempe, AZ 85284	Jay & Nancy Whitson 1923 E. Buena Vista Dr. Tempe, AZ 85284	Personal Loan		\$20,000.00
Ford Motor Credit c/o Payoff Correspondence P.O. Box 543099 Omaha, NE 68154	Ford Motor Credit c/o Payoff Correspondence P.O. Box 543099 Omaha, NE 68154	Vehicle Loan		\$8,411.02
Finney & Finney 120 Lake Street Sandpoint, ID 83864	Finney & Finney 120 Lake Street Sandpoint, ID 83864	Attorney Fees		SECURED VALUE: \$15,000.00
Discover Card P.O. Box 30395 Salt Lake City, UT 84130	Discover Card P.O. Box 30395 Salt Lake City, UT 84130	Miscellaneous		\$3,964.18
				\$3,884.89

I, of the Business named as the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date: 3-22-02

Signature: 

**United States Bankruptcy Court  
District of Idaho**

In re **Frank L. Chapin**

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

Chapter **11**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	NO	1	\$ 119,664.00		
B - Personal Property	NO	3	\$ 642,953.39		
C - Property Claimed as Exempt	NO	1			
D - Creditors Holding Secured Claims	NO	1		\$ 40,605.68	
E - Creditors Holding Unsecured Priority Claims	NO	2		\$ 1,366,378.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	7		\$ 1,114,819.80	
G - Executory Contracts and Unexpired Leases	NO	1			
H - Codebtors	NO	4			
I - Current Income of Individual Debtor(s)	NO	1			\$ 10,066.00
J - Current Expenditures of Individual Debtor(s)	NO	1			\$ 4,002.00
Total Number of sheets in ALL Schedules >		22			
Total Assets >			\$ 762,617.39		
				\$ 2,521,803.48	

In re: **Frank L. Chapin****Sydney L. Gutierrez-Chapin**Case No. **02-20218**

Debtor

(if known)

**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
That portion of the E1/2 E11/2 SE1/4 of Section 19, Township 55 North, Range 4 West, Boise Meridian, Bonner Count, Idaho, lying South of the County Road.	Fee Owner	J	\$ 119,664.00	\$ 12,545.54
<b>Total</b>			<b>&gt;</b>	<b>\$ 119,664.00</b>

(Report also on Summary of Schedules.)

In re **Frank L. Chapin**

**Sydney L. Gutierrez-Chapin**

Case No.

**02-20218**

Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>Cash</b>	<b>J</b>	<b>47.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking Account Horizon Credit Union 520 N. 5th Ave. Sandpoint, ID 83864</b>	<b>W</b>	<b>97.89</b>
		<b>Checking Account Idaho Independent Bank 8882 N. Government Way Hayden Lake, ID 83835</b>	<b>H</b>	<b>258.24</b>
		<b>Checking Account Pend Oreille Bank 476655 Hwy 95 N. Sandpoint, ID 83864</b>	<b>W</b>	<b>722.05</b>
		<b>Medical Savings Account Pend Oreille Bank 476655 Hwy 95 N. Sandpoint, ID 83864</b>	<b>W</b>	<b>106.76</b>
		<b>Savings Account Horizon Credit Union 520 N. 5th Ave. Sandpoint, ID 83864</b>	<b>W</b>	<b>50.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>China Cabinet (2) \$150, Refrigerator \$50, Dishes &amp; Glassware \$100, Pots &amp; Pans \$250, Bench \$20, Sewing Machine \$35, High Chair \$20</b>	<b>J</b>	<b>625.00</b>
		<b>Misc. Garden Tools \$30, Lawnmower \$50, Gas BBQ \$40, Outside Lawn Furniture \$50, Bedroom sets (2) \$1100, Living Room set \$750, TV \$50, Stereo \$50, VCR \$50, Tables (4) \$100, Washer/Dryer \$200, Desks (2) \$110, File Cabinets (3) \$60, Dinette \$140, Bookcase \$50</b>	<b>J</b>	<b>2,830.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Art prints (4) \$415, Misc. collectables \$175</b>	<b>J</b>	<b>590.00</b>
6. Wearing apparel.		<b>Frank \$200, Sydney \$320</b>	<b>J</b>	<b>520.00</b>
7. Furs and jewelry.		<b>Wedding rings (2)</b>	<b>J</b>	<b>1,200.00</b>

In re **Frank L. Chapin**

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
8. Firearms and sports, photographic, and other hobby equipment.		<b>2 Revolvers</b>	<b>J</b>	<b>300.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>IRA-Annuity</b>	<b>W</b>	<b>15,000.00</b>
		<b>New York Life- High Yield Bond</b>	<b>W</b>	<b>8,000.00</b>
		<b>New York Life-IRA</b>	<b>H</b>	<b>2,000.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.		<b>Financial Management Services, Inc.- Corporate Stock</b>	<b>J</b>	<b>412,533.80</b>
		<b>Frank Chapin, P.A. - Corporate Stock</b>	<b>J</b>	<b>37,672.65</b>
		<b>Moments, LLC-Interest in LLC</b>	<b>J</b>	<b>-0-</b>
		<b>S and F, LLC-Interest in LLC</b>	<b>J</b>	<b>125,400.00</b>
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			

In re **Frank L. Chapin**

**Sydney L. Gutierrez-Chapin**

Case No.

**02-20218**

Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<b>Life Interest Hoodoo Mountain Ranchette Trust-Beneficiaries (Estimated)</b>	<b>H</b>	<b>20,000.00</b>
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>2000 Ford F250</b>	<b>J</b>	<b>15,000.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment and supplies used in business.	<b>X</b>			
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.		<b>Right of setoff/indemnification from Robert Kovacevich, Frederick A. Leaf and Estate of Wilbur Leaf</b>	<b>H</b>	<b>Unknown</b>

2 continuation sheets attached

Total

**\$ 642,953.39**

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

In re Frank L. Chapin Debtor, Sydney L. Gutierrez-Chapin, Case No. 02-20218  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
2 Revolvers	IC § 11-605(7)	300.00	300.00
Art prints (4) \$415, Misc. collectables \$175	IC § 11-605(10)	590.00	590.00
China Cabinet (2) \$150, Refrigerator \$50, Dishes & Glassware \$100, Pots & Pans \$250, Bench \$20, Sewing Machine \$35, High Chair \$20	IC § 11-605(1)	625.00	625.00
Frank \$200, Sydney \$320	IC § 11-605(1)	520.00	520.00
IRA-Annuity	IC § 55-1011/§ 604(1)(E)	15,000.00	15,000.00
Misc. Garden Tools \$30, Lawnmower \$50, Gas BBQ \$40, Outside Lawn Furniture \$50, Bedroom sets (2) \$1100, Living Room set \$750, TV \$50, Stereo \$50, VCR \$50, Tables (4) \$100, Washer/Dryer \$200, Desks (2) \$110, File Cabinets (3) \$60, Dinette \$140, Bookcase \$50	IC § 11-605(1)	2,830.00	2,830.00
New York Life- High Yield Bond	IC § 55-1011/§ 604(1)(E)	8,000.00	8,000.00
Wedding rings (2)	IC § 11-605(2)	1,200.00	1200.00

In re: **Frank L. Chapin**

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>25721</b> <b>Bonner County Tax Collector</b> <b>215 South First Ave</b> <b>Sandpoint, ID 83864</b>		<b>J</b>	<b>12/20/01</b> <b>Statutory Lien</b>  VALUE \$0.00				<b>4,649.12</b>	<b>0.00</b>
ACCOUNT NO. <b>FHA373GY19</b> <b>Ford Motor Credit</b> <b>c/o Payoff Correspondence</b> <b>P.O. Box 543099</b> <b>Omaha, NE 68154</b>		<b>J</b>	<b>01/25/02</b> <b>Security Agreement</b> <b>2000 Ford F250</b>  VALUE \$15,000.00				<b>23,411.02</b>	<b>8,411.02</b>
ACCOUNT NO. <b>Internal Revenue Service</b> <b>Attn: Robert Scarborough</b> <b>Office of Chief Counsel</b> <b>915 2nd Ave, RM 2710, M/S W670</b> <b>Seattle, WA 98174</b>		<b>J</b>	<b>12/01/97</b> <b>Statutory Lien</b> <b>That portion of the E1/2 E11/2 SE1/4</b> <b>of Section 19, Township 55 North,</b> <b>Range 4 West, Boise Meridian,</b> <b>Bonner Count, Idaho, lying South of</b> <b>the County Road.</b>  VALUE \$119,664.00	<b>X</b>	<b>X</b>	<b>X</b>	<b>12,545.54</b>	<b>0.00</b>

Continuation sheets attached

Subtotal >  
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Total >  
(Use only on last page)

<b>\$40,605.68</b>
<b>\$40,605.68</b>

(Report total also on Summary of Schedules)

In re: Frank L. Chapin  
Debtor

Sydney L. Gutierrez-Chapin

Case No. 02-20218  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

**Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

**Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

**Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

**Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,650\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

**Deposits by individuals**

Claims of individuals up to \$2,100\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

**Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

**Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

**Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

**Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re: Frank L. Chapin  
Debtor

Sydney L. Gutierrez-Chapin

Case No. 02-20218  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

### Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. <b>Idaho State Tax Commission P.O. Box 36 Boise, ID 83722</b>	J	<b>1996-2001, inclusive</b>				Unknown	Unknown
ACCOUNT NO. <b>Internal Revenue Service Attention Robert Scarborough Office of Chief Counsel 915 2nd Ave, RM 2710, M/S W670 Seattle, WA 98174</b>	J	<b>1993-2001, Inclusive Proposed income taxes Docket #: 2036-99, 17596-99, 17597-99, 17598-99, 17599-99, 17600-99, 5416-01, 517-01, 5418-01, 5419-01; 1998-2001 UNFILED RETURNS AND ANY OTHER PROPOSED TAXES FOR THESE PERIODS.</b>	X	X	X	1,366,378.00	0.00

Subtotal (Total of this page)	>	<b>\$1,366,378.00</b>
Total (Use only on last page of the completed Schedule E.)	>	<b>\$1,366,378.00</b>

In re: **Frank L. Chapin**

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

Debtor

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	DEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J	02/02 Physical Therapy				345.00
<b>Advanced Physical Therapy</b> 1905 Pine Street Sandpoint, ID 83864							
ACCOUNT NO.	X	J	October 29, 2001 600,000-2.5 million	X	X	X	1,000,000.00
<b>American Lutheran Church</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave, Ste 1200 Spokane, WA 99201							
ACCOUNT NO.	X	J	October 29, 2001 600,000 - 2.5 million (duplicate of American Lutheran Church claim)	X	X	X	0.00
<b>American Red Cross</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201							
ACCOUNT NO.	047-48015986	J	05/00 Cell Service				341.47
<b>AT&amp;T</b> Customer Care P.O. Box 3611 Bothell, WA 98041  <b>Sunrise Credit Services, Inc.</b> 2174 Jackson Ave Seaford, NY 11783							

Continuation sheets attached

Subtotal    Y

Total        Y

\$1,000,686.47

In re: **Frank L. Chapin**

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

Debtor

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>020310008-01</b>  <b>Bonner General Hospital</b> 520 N Third Ave. Sandpoint, ID 83864  <b>First National Bank of Montana, Inc</b> P.O. Box 1588 Libby, MT 59923		<b>J</b>	<b>02/01</b>  <b>Medical Services</b>				<b>334.83</b>
ACCOUNT NO.  <b>Bonner Physical Therapy</b> 1327 Superior Street Sandpoint, ID 83864		<b>J</b>	<b>09/00</b>  <b>Physical Therapy</b>			<b>X</b>	<b>48.09</b>
ACCOUNT NO. <b>5291-0713-8828-3762</b>  <b>Capital One</b> P.O. Box 85015 Richmond, VA 23285-5015		<b>J</b>	<b>Miscellaneous</b>				<b>237.94</b>
ACCOUNT NO. <b>5291-0715-2112-1630</b>  <b>Capital One</b> P.O. Box 85015 Richmond, VA 23285		<b>J</b>	<b>Miscellaneous</b>				<b>391.43</b>
ACCOUNT NO.  <b>Daniel Wagner</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201	<b>X</b>	<b>J</b>	<b>October 29, 2001</b> <b>600,000-2.5 million</b> <b>(duplicate of American Lutheran Church claim)</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>0.00</b>

Sheet no. 1 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
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(Use only on last page of the completed Schedule F.)

<b>\$1,012.29</b>

In re: **Frank L. Chapin**

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

Debtor

(if known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.	X	J		X	X	X	0.00
<b>Deaconess Medical Center</b> c/o Allen Ruben Stamper Ruben Stocker & Smith 720 West Boone, Ste 200 Spokane, WA 99201			October 29, 1999 600,000-2.5 million (duplicate of American Lutheran Church claim)				
ACCOUNT NO. <b>6011000519507051</b>		J					3,884.89
<b>Discover Card</b> P.O. Box 30395 Salt Lake City, UT 84130			Miscellaneous				
ACCOUNT NO.	X	J		X	X	X	0.00
<b>Donald Wagner</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spkane, WA 99201			October 29, 1999 600,000-2/5 million (duplicate of American Lutheran Church claim)				
ACCOUNT NO.		J	<b>08/01</b>				489.00
<b>Douglas Cipriano, MD</b> 1327 Superior Sandpoint, ID 83864			Medical Services				
ACCOUNT NO.	X	J		X	X	X	0.00
<b>Estate of Christina Leaf</b> c/o Joseph P. Delay Delay Curran Thompson Pontarolo 601 West Main, Ste 1212 Spokane, WA 99201			October 29, 1999 600,000-2.5 million (duplicate of American Lutheran Church claim)				

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(Use only on last page of the completed Schedule F.)

<b>\$4,373.89</b>

In re: **Frank L. Chapin**

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

Debtor

(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>Estate of Wilbur Leaf c/o Joseph P. Delay Delay Curran Thompson Pontarolo 601 West Main, Ste 1212 Spokane, WA 99201</b>	X	J	October 29, 1999 600,000-2.5 million (duplicate of American Lutheran Church claim)	X	X	X	0.00
ACCOUNT NO. <b>Finney &amp; Finney 120 Lake Street Sandpoint, ID 83864</b>		J	08/01 Attorneys Fees				3,964.18
ACCOUNT NO. <b>Ford Motor Credit P.O. Box 543099 Omaha, NE 68154</b>		J	Deficiency on Excursion repossessed				Unknown
ACCOUNT NO. <b>Frederick A. Leaf c/o Maris Baltins Winston &amp; Cashatt, P.S. 601 West Riverside Ave., Ste 1900 Spokane, WA 99201</b>		J	Indemnification/Setoff in Lawsuit	X	X	X	0.00
ACCOUNT NO. <b>Internal Medicine 207 Church Sandpoint, ID 83864</b>		J	01/01 Medical Care				110.00

Subtotal  
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(Use only on last page of the completed Schedule F.)

<b>\$4,074.18</b>

In re: **Frank L. Chapin**

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

Debtor

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>952</b> <b>Internal Medicine</b> <b>207 Church Street</b> <b>Sandpoint, ID 83864</b>	<b>J</b>	<b>01/29/02</b> <b>Medical Care</b>				<b>248.60</b>
ACCOUNT NO. <b>Jay &amp; Nancy Whitson</b> <b>1923 E. Buena Vista Dr.</b> <b>Tempe, AZ 85284</b>	<b>J</b>	<b>02/2002</b> <b>Personal Loan</b>				<b>20,000.00</b>
ACCOUNT NO. <b>Jerilyn A. Klungvedt</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave, Ste 1200</b> <b>Spokane, WA 99201</b>	<b>X J</b>	<b>October 29, 1999</b> <b>600,000-2.5 million</b> <b>(duplicate of American Lutheran Church claim)</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>0.00</b>
ACCOUNT NO. <b>Jerilyn Bierema</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave, Ste 1200</b> <b>Spokane, WA 99201</b>	<b>X J</b>	<b>October 29, 1999</b> <b>600,000-2.5 million</b> <b>(duplicate of American Lutheran Church claim)</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>0.00</b>
ACCOUNT NO. <b>John C. Wagner</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave., Ste 1200</b> <b>Spokane, WA 99201</b>	<b>X J</b>	<b>October 29, 1999</b> <b>600,000-2.5 million</b> <b>(duplicate of American Lutheran Church claim)</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>0.00</b>

Subtotal  
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Total

(Use only on last page of the completed Schedule F.)

<b>\$20,248.60</b>

In re: **Frank L. Chapin**

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

Debtor

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBITOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.		J		X	X	X	0.00
<b>John P. Murray</b> 3405 South Altamont Street Spokane, WA 99223-4637			October 29, 1999 600,000-2.5 million (duplicate of American Lutheran Church claim)				
ACCOUNT NO.	X	J		X	X	X	0.00
<b>Karen Sazowsky</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201			October 29, 1999 600,000-2.5 million (duplicate of American Lutheran Church claim)				
ACCOUNT NO. <b>518446544</b>		J					119.54
<b>Lincalre, Inc.</b> P.O. Box 3387 Spokane, WA 99220			01/09/02 Medical Supplies				
ACCOUNT NO.	X	J		X	X	X	0.00
<b>Lynette J. Brekke</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201			October 29, 1999 600,000-2.5 million (duplicate of American Lutheran Church claim)				
ACCOUNT NO. <b>4465-6903-0046-0589</b>		J					335.01
<b>Providian Financial</b> P.O. Box 9539 Manchester, NH 03108			Miscellaneous				

<b>\$454.55</b>

In re: **Frank L. Chapin**

Debtor

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBATOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4361-4503-0087-1029</b> <b>Providian Financial</b> <b>P.O. Box 9539</b> <b>Manchester, NH 03108</b>		<b>J</b>	<b>Miscellaneous</b>				<b>1,181.34</b>
ACCOUNT NO. <b>Robert Kovacevich, P.L.L.C.</b> <b>c/o Timothy J. Graham</b> <b>Lane Powell Spears Lubersky, LLP</b> <b>1420 Fifth Avenue, Ste 4100</b> <b>Seattle, WA 98101</b>		<b>J</b>	<b>October 29, 2001</b> <b>600,000-2.5 million</b> <b>Indemnification/Set off in lawsuit</b> <b>(duplicate of American Lutheran Church claim)</b>	<b>X</b>	<b>X</b>	<b>X</b>	<b>0.00</b>
ACCOUNT NO. <b>Robert Kovacevich, PLLC</b> <b>W. 818 Riverside Ave., Ste 530</b> <b>Spokane, WA 99201</b>		<b>J</b>	<b>06/94</b> <b>Attorneys Fees</b>				<b>79,330.00</b>
ACCOUNT NO. <b>48-91566-78796-4</b> <b>Sears Roebuck</b> <b>P.O. Box 182149</b> <b>Columbus, OH 43218</b>		<b>J</b>	<b>Miscellaneous</b>				<b>2,963.48</b>
ACCOUNT NO. <b>S655559560199CH9</b> <b>Selkirk Medical</b> <b>c/o I.C. Systems, Inc.</b> <b>444 Hwy 96 E.</b> <b>St. Paul, MN 55164</b>		<b>J</b>	<b>05/08/96</b> <b>Medical Supplies</b>				<b>495.00</b>

Sheet no. 6 of 6 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

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**\$83,969.82**

Total

>

**\$1,114,819.80**

(Use only on last page of the completed Schedule F.)

(Report also on Summary of Schedules)

In re: Frank L. Chapin

Sydney L. Gutierrez-Chapin

Case No. 02-20218

Debtor

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: **Frank L. Chaplin**  
Debtor

**Sydney L. Gutierrez-Chaplin**

Case No. **02-20218**

(If known)

## SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Frederick A. Leaf Winston & Cashatt, P.S. 601 West Rverside Ave, Ste 1900 Spokane, WA 99201	John C. Wagner c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201
Frederick A. Leaf Winston & Cashatt, P.S. 601 West Rverside Ave, Ste 1900 Spokane, WA 99201	American Lutheran Church c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave, Ste 1200 Spokane, WA 99201
Frederick A. Leaf Winston & Cashatt, P.S. 601 West Rverside Ave, Ste 1900 Spokane, WA 99201	Estate of Christina Leaf c/o Joseph P. Delay Delay Curran Thompson Pontarolo 601 West Main, Ste 1212 Spokane, WA 99201
Frederick A. Leaf Winston & Cashatt, P.S. 601 West Rverside Ave, Ste 1900 Spokane, WA 99201	Jerilyn A. Klungvedt c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave, Ste 1200 Spokane, WA 99201
Frederick A. Leaf Winston & Cashatt, P.S. 601 West Rverside Ave, Ste 1900 Spokane, WA 99201	Donald Wagner c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201
Frederick A. Leaf Winston & Cashatt, P.S. 601 West Rverside Ave, Ste 1900 Spokane, WA 99201	Jerilyn Bierema c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave, Ste 1200 Spokane, WA 99201
Frederick A. Leaf Winston & Cashatt, P.S. 601 West Rverside Ave, Ste 1900 Spokane, WA 99201	Deaconess Medical Center c/o Allen Ruben Stamper Ruben Stocker & Smlth 720 West Boone, Ste 200 Spokane, WA 99201
Frederick A. Leaf Winston & Cashatt, P.S. 601 West Rverside Ave, Ste 1900 Spokane, WA 99201	Estate of Wilbur Leaf c/o Joseph P. Delay Delay Curran Thompson Pontarolo 601 West Main, Ste 1212 Spokane, WA 99201
Frederick A. Leaf Winston & Cashatt, P.S. 601 West Rverside Ave, Ste 1900 Spokane, WA 99201	Daniel Wagner c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201

In re: **Frank L. Chapin**  
Debtor**Sydney L. Gutierrez-Chapin**Case No. **02-20218**

(If known)

**SCHEDULE H - CODEBTORS** Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>Frederick A. Leaf</b> <b>Winston &amp; Cashatt, P.S.</b> <b>601 West Riverside Ave, Ste 1900</b> <b>Spokane, WA 99201</b>	<b>Karen Sazowsky</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave., Ste 1200</b> <b>Spokane, WA 99201</b>
<b>Frederick A. Leaf</b> <b>Winston &amp; Cashatt, P.S.</b> <b>601 West Riverside Ave, Ste 1900</b> <b>Spokane, WA 99201</b>	<b>American Red Cross</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave., Ste 1200</b> <b>Spokane, WA 99201</b>
<b>Frederick A. Leaf</b> <b>Winston &amp; Cashatt, P.S.</b> <b>601 West Riverside Ave, Ste 1900</b> <b>Spokane, WA 99201</b>	<b>Lynette J. Brekke</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave., Ste 1200</b> <b>Spokane, WA 99201</b>
<b>John P. Murray</b> <b>3405 South Altamont Street</b> <b>Spokane, WA 99223</b>	<b>Daniel Wagner</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave., Ste 1200</b> <b>Spokane, WA 99201</b>
<b>John P. Murray</b> <b>3405 South Altamont Street</b> <b>Spokane, WA 99223</b>	<b>Estate of Christina Leaf</b> <b>c/o Joseph P. Delay</b> <b>Delay Curran Thompson Pontarolo</b> <b>601 West Main, Ste 1212</b> <b>Spokane, WA 99201</b>
<b>John P. Murray</b> <b>3405 South Altamont Street</b> <b>Spokane, WA 99223</b>	<b>American Red Cross</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave., Ste 1200</b> <b>Spokane, WA 99201</b>
<b>John P. Murray</b> <b>3405 South Altamont Street</b> <b>Spokane, WA 99223</b>	<b>Donald Wagner</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave., Ste 1200</b> <b>Spokane, WA 99201</b>
<b>John P. Murray</b> <b>3405 South Altamont Street</b> <b>Spokane, WA 99223</b>	<b>American Lutheran Church</b> <b>c/o William Schroeder</b> <b>Paine Hamblen Coffin Brooke Miller</b> <b>717 West Sprague Ave, Ste 1200</b> <b>Spokane, WA 99201</b>
<b>John P. Murray</b> <b>3405 South Altamont Street</b> <b>Spokane, WA 99223</b>	<b>Deaconess Medical Center</b> <b>c/o Allen Ruben</b> <b>Stamper Ruben Stocker &amp; Smith</b> <b>720 West Boone, Ste 200</b> <b>Spokane, WA 99201</b>

In re: **Frank L. Chapin**  
Debtor

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

(If known)

## SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<b>John P. Murray</b> 3405 South Altamont Street Spokane, WA 99223	<b>John C. Wagner</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201
<b>John P. Murray</b> 3405 South Altamont Street Spokane, WA 99223	<b>Estate of Wilbur Leaf</b> c/o Joseph P. Delay Delay Curran Thompson Pontarolo 601 West Main, Ste 1212 Spokane, WA 99201
<b>John P. Murray</b> 3405 South Altamont Street Spokane, WA 99223	<b>Lynette J. Brekke</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201
<b>John P. Murray</b> 3405 South Altamont Street Spokane, WA 99223	<b>Jerilyn A. Klungvedt</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave, Ste 1200 Spokane, WA 99201
<b>John P. Murray</b> 3405 South Altamont Street Spokane, WA 99223	<b>Karen Sazowsky</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201
<b>John P. Murray</b> 3405 South Altamont Street Spokane, WA 99223	<b>Jerilyn Bierema</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave, Ste 1200 Spokane, WA 99201
<b>Robert Kovacevich, PLLC</b> Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	<b>American Lutheran Church</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave, Ste 1200 Spokane, WA 99201
<b>Robert Kovacevich, PLLC</b> Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	<b>Karen Sazowsky</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201
<b>Robert Kovacevich, PLLC</b> Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	<b>American Red Cross</b> c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201

In re: **Frank L. Chapin**  
Debtor

**Sydney L. Gutierrez-Chapin**

Case No. **02-20218**

(If known)

## SCHEDULE H - CODEBTORS

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Robert Kovacevich, PLLC Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	John C. Wagner c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201
Robert Kovacevich, PLLC Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	Estate of Christina Leaf c/o Joseph P. Delay Delay Curran Thompson Pontarolo 601 West Main, Ste 1212 Spokane, WA 99201
Robert Kovacevich, PLLC Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	Jerilyn Bierema c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave, Ste 1200 Spokane, WA 99201
Robert Kovacevich, PLLC Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	Lynette J. Brekke c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201
Robert Kovacevich, PLLC Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	Deaconess Medical Center c/o Allen Ruben Stamper Ruben Stocker & Smith 720 West Boone, Ste 200 Spokane, WA 99201
Robert Kovacevich, PLLC Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	Jerilyn A. Klungtvedt c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave, Ste 1200 Spokane, WA 99201
Robert Kovacevich, PLLC Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	Donald Wagner c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201
Robert Kovacevich, PLLC Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	Estate of Wilbur Leaf c/o Joseph P. Delay Delay Curran Thompson Pontarolo 601 West Main, Ste 1212 Spokane, WA 99201
Robert Kovacevich, PLLC Lane Powell Spears Lubersky, LLP 1420 Fifth Avenue, Ste 4100 Seattle, WA 98101	Daniel Wagner c/o William Schroeder Paine Hamblen Coffin Brooke Miller 717 West Sprague Ave., Ste 1200 Spokane, WA 99201

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: <b>60</b> Spouse's Age: <b>58</b>	NAMES <b>Wendy L. Gutierrez</b> <b>Riley R. Middleton</b>	AGE <b>25</b> <b>3</b>	RELATIONSHIP <b>Daughter</b> <b>Grandson</b>
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	<b>Accountant-Indep. Contractor</b>	<b>Administrator-Indep. Contractor</b>	
Name of Employer	<b>Frank L. Chapin P.A.</b>	<b>Frank L. Chapin P.A.</b>	
How long employed	<b>31 years</b>	<b>16 years</b>	
Address of Employer	<b>P.O. Box 781 Sandpoint, ID 83864</b>	<b>P.O. Box 781 Sandpoint, ID 83864</b>	

Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u>1,000.00</u>	\$ <u>1,000.00</u>
Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>SUBTOTAL</b>	\$ <u>1,000.00</u>	\$ <u>1,000.00</u>
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>73.00</u>	\$ <u>73.00</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	\$ <u>73.00</u>	\$ <u>73.00</u>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	\$ <u>927.00</u>	\$ <u>927.00</u>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
Other monthly income (Specify) <b>Farming Income (net)</b> _____	\$ <u>0.00</u>	\$ <u>250.00</u>
<b>Hoodoo Mtn. Trust-Life Interest</b> _____	\$ <u>2,100.00</u>	\$ <u>0.00</u>
<b>Independent Contractor</b> _____	\$ <u>1,716.00</u>	\$ <u>0.00</u>
<b>Independent Contractor</b> _____	\$ <u>0.00</u>	\$ <u>1,346.00</u>
<b>S and F, LLC</b> _____	\$ <u>1,400.00</u>	\$ <u>1,400.00</u>
<b>TOTAL MONTHLY INCOME</b>	\$ <u>6,143.00</u>	\$ <u>3,923.00</u>

**TOTAL COMBINED MONTHLY INCOME** \$ 10,066.00 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document: **NONE**

In re Frank L. Chapin

Sydney L. Gutierrez-Chapin

Case No. 02-20218

Debtor

(If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)		\$	<u>0.00</u>
Are real estate taxes included?	Yes _____ No <u>✓</u>		
Is property insurance included?	Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel		\$	<u>300.00</u>
Water and sewer		\$	<u>0.00</u>
Telephone		\$	<u>80.00</u>
Other <u>Cable or Satellite</u>		\$	<u>120.00</u>
Home maintenance (repairs and upkeep)		\$	<u>40.00</u>
Food		\$	<u>400.00</u>
Clothing		\$	<u>80.00</u>
Laundry and dry cleaning		\$	<u>25.00</u>
Medical and dental expenses		\$	<u>700.00</u>
Transportation (not including car payments)		\$	<u>240.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$	<u>60.00</u>
Charitable contributions		\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)			
Homeowner's or renter's		\$	<u>50.00</u>
Life		\$	<u>90.00</u>
Health		\$	<u>1,200.00</u>
Auto		\$	<u>0.00</u>
Other <u>Real Estate Taxes</u>		\$	<u>75.00</u>
Taxes (not deducted from wages or included in home mortgage payments)			
(Specify) _____		\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)			
Auto		\$	<u>542.00</u>
Other _____		\$	<u>0.00</u>
Alimony, maintenance or support paid to others		\$	<u>0.00</u>
Payments for support of additional dependents not living at your home		\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$	<u>0.00</u>
Other _____		\$	<u>0.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ **4,002.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each _____	\$	_____

(interval)

In re: **Frank L. Chapin**  
518-44-6544

**Sydney L. Gutierrez-Chapin**  
268-38-7542

Case No. **02-20218**

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **22** sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

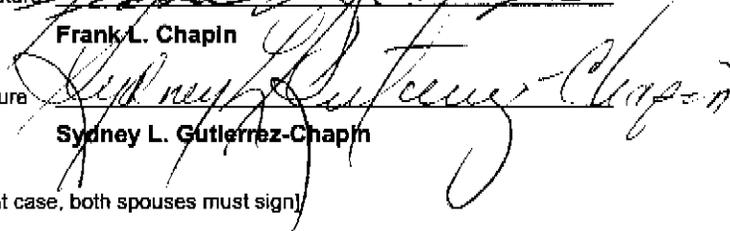
Date: 3-22-02

Signature

  
**Frank L. Chapin**

Date: \_\_\_\_\_

Signature

  
**Sydney L. Gutierrez-Chapin**

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

**UNITED STATES BANKRUPTCY COURT**

**District of Idaho**

In re: **Frank L. Chapin**  
**518-44-6544**

**Sydney L. Gutierrez-Chapin**  
**268-38-7542**

Case No. **02-20218**  
Chapter **11**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None  State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
12,000.00	Frank L. Chapin, P.A. Sydney L. Gutierrez-Chapin	2000
16,500.00	S and F, LLC for Sydney L. Gutierrez-Chapin	2000
17,330.00	Hoodoo Mountain Ranchette Trust Life Interest for Frank L. Chapin	2000
20,600.00	Independent Contractor for Frank L. Chapin	2000
16,150.00	Independent Contractor for Sydney L. Gutierrez-Chapin	2000
12,000.00	Frank L. Chapin, P.A. For Frank L. Chapin	2000
16,500.00	S and F, LLC for Frank L. Chapin	2000
16,150.00	Independent Contractor for Sydney L. Gutierrez-Chapin	2001
12,000.00	Frank L. Chapin, P.A. for Sydney L. Gutierrez-Chapin	2001
20,600.00	Independent Contractor for Frank L. Chapin	2001
25,583.00	Hoodoo Mountain Ranchette Trust-Life Interest for Frank L. Chapin	2001
12,000.00	Frank Chapin, P.A. for Frank Chapin	2001
16,500.00	S and F, LLC for Frank L. Chapin	2001
16,500.00	S and F, LLC for Sydney L. Gutierrez-Chapin	2001

**2. Income other than from employment or operation of business**

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE FISCAL YEAR PERIOD

### 3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Art Bistline, Esq.</b> P.O. Box 1560 Coeur d'Alene, ID 83814	<b>January 2, 2002</b>	<b>1,000.00</b>	<b>-0-</b>
<b>Blue Cross of Idaho Health Ins.</b>	<b>Monthly</b>	<b>1,163.10</b>	
<b>Discover Card</b> P.O. Box 30395 Salt Lake City, UT 84130	<b>Jan. 10, 2002</b> <b>Feb. 10, 2002</b>	<b>600.00</b>	<b>3,884.89</b>
<b>Lewis Wilson</b> Attorney At Law 1519 W. Broadway Spokane, WA 99201	<b>January 01, 2002</b>	<b>10,000.00</b>	<b>-0-</b>
<b>Sears Roebuck</b> P.O. Box 182149 Columbus, OH 43218	<b>Jan. 10, 2002</b> <b>Feb. 10, 2002</b>	<b>600.00</b>	<b>2,963.48</b>

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
<b>Financial Management Svc., Inc.</b> P.O. Box 781 Sandpoint, ID 83864 Interest in Corporation	<b>May 24, 2001</b>	<b>18,000.00</b>	
<b>Frank L. Chapin, P.A.</b> P.O. Box 781 Sandpoint, ID 83864 Interest in Corporation	<b>01/03/02</b>	<b>1,600.00</b>	
<b>S and F, Inc.</b> 2872 Hoodoo Mountain Rd Priest River, ID 83856 Interest in Corporation	<b>Feb. 13, 2002</b>	<b>1,750.00</b>	

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Internal Revenue Commission v. Financial Management Services, Inc.</b> 13682-98 Employment	<b>Employment Taxes</b>	<b>United States Tax Court Washington, D.C.</b>	<b>Pending</b>
<b>Sydney L. Gutierrez vs. Commissioner Internal Revenue</b> 17596-99, 5417-01	<b>Tax Appeal</b>	<b>United States Tax Court Washington, D.C.</b>	<b>Pending</b>
<b>Financial Management Services, Inc. vs. Commissioner Internal Revenue</b> 5416-01	<b>Tax Appeal</b>	<b>United States Tax Court Washington, D.C.</b>	<b>Pending</b>
<b>Estate of Christina Leaf</b> 96-4-00617-5	<b>Probate</b>	<b>Superior Court State of Washington County of Spokane</b>	<b>Pending</b>
<b>Financial Management Services, Inc. vs. Commissioner Internal Revenue</b> 17600-99	<b>Tax Appeal</b>	<b>United States Tax Court Washington, D.C.</b>	<b>Pending</b>
<b>Frank L. Chapin &amp; Sydney L. vs. Commissioner Internal Revenue</b> 17599-99	<b>Tax Appeal</b>	<b>United States Tax Court Washington, D.C.</b>	<b>Pending</b>
<b>Frank L. Chapin, P.A. vs. Commissioner Internal Revenue</b> 17598-99, 5419-01	<b>Tax Appeal</b>	<b>United States Tax Court Washington, D.C.</b>	<b>Pending</b>
<b>Frank L. Chapin vs. Commissioner Internal Revenue</b> 17597-99, 5418-01	<b>Tax Appeal</b>	<b>United States Tax Court Washington, D.C.</b>	<b>Pending</b>
<b>Internal Revenue Commission v. Frank L. Chapin, P.A.</b> 13803-98 Employment	<b>Employment Taxes</b>	<b>United States Tax Court Washington, D.C.</b>	<b>Pending</b>
<b>American Lutheran Church, et al vs. Frank Chapin and Frederick A. Leaf personally and as co-personal representatives in the Estate of Christina Leaf</b> 01-2-06413-9	<b>Civil Litigation</b>	<b>Superior Court State of Washington County of Spokane</b>	<b>Pending</b>
<b>Hoodoo Mountain Ranchette vs. Commissioner Internal Revenue</b> 2036-99	<b>Tax Appeal</b>	<b>United States Tax Court Washington D.C.</b>	<b>Pending</b>

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS  
OF PERSON FOR WHOSE  
BENEFIT PROPERTY WAS SEIZED

DATE OF  
SEIZURE

DESCRIPTION  
AND VALUE OF  
PROPERTY

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,  
FORECLOSURE SALE  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

Ford Motor Credit  
P.O. Box 543099  
Omaha, NE 68154

08/30/2002

2000 Ford Excursion

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEE

DATE OF  
ASSIGNMENT

TERMS OF  
ASSIGNMENT  
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF PERSON  
OR ORGANIZATION

RELATIONSHIP  
TO DEBTOR,  
IF ANY

DATE  
OF GIFT

DESCRIPTION  
AND VALUE OF  
GIFT

### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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### 9. Payments related to debt counseling or bankruptcy

None  List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Bruce A. Anderson P.O. Box 1049 Sandpoint, ID 83864</b>	<b>February 22, 2002</b>	<b>\$24,988.00</b>

### 10. Other transfers

None  a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
<b>S and F, LLC 2872 Hoodoo Mountain Rd Priest River, ID 83856 Interest in Corporation</b>	<b>April 20, 2001</b>	<b>2001 Chrysler PT Cruiser \$21,725.00</b>

### 11. Closed financial accounts

None  List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
<b>New York Life P.O. Box 5085 San Ramone, CA 94583-0850</b>	<b>IRA-Annuity \$689.06</b>	<b>01/12/02 \$689.06</b>
<b>New York Life Insurance P.O. Box 5085 San Ramone, CA 94583-0850</b>	<b>IRA-Annuity \$14,564.26</b>	<b>10/25/2001 \$14564.26</b>

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**12. Safe deposit boxes**

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
<b>Horizon Credit Union Sandpoint, ID 83864</b>	<b>Sydney L. Gutierrez</b>	<b>Personal papers</b>	

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**13. Setoffs**

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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**14. Property held for another person**

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
<b>Financial Management Service, Inc. P.O. Box 1997 Sandpoint, ID 83864</b>	<b>See attached description of assets and liabilities</b>	<b>Debtor's Possession</b>
<b>Frank L. Chapin, P.A. P.O. Box 781 Sandpoint, ID 83864</b>	<b>See attached description of assets and liabilities</b>	<b>Debtor's Possession</b>
<b>Hoodoo Mtn. Rnch Trust P.O. Box 781 Sandpoint, ID 83864 (Co-Trustee)</b>	<b>See attached description of assets and liabilities</b>	<b>Debtor's Possession</b>
<b>S and F, LLC 2872 Hoodoo Mountain Rd. Priest River, ID 83856</b>	<b>See attached description of assets and liabilities</b>	<b>Debtor's Possession</b>

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**15. Prior address of debtor**

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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**16. Spouses and Former Spouses**

None



FINANCIAL MANAGEMENT SERVICES, INC.

PRODUCTION OF LIST OF ASSETS & LIABILITIES

Formation

Type: C-Corporation.  
Personal Service Corporation.  
Filed: June 24, 1992. Attachment #1.  
Shareholder: Sydney L. Gutierrez - 60%.  
Shareholder: Frank L. Chapin - 40%.

Cash in Bank

Operating account bank balance as of  
January 31, 2002. \$ 3,066.52  
Operating account identity attached.  
Attachment #2.  
Trust account - client funds.

Accounts Receivable

Escrow fees receivable as of January 31, 2002. \$ 147.00  
Service receivable as of January 31, 2002. 1,200.00

Equipment

Office equipment. Attachment #3. \$ 4,076.00

Real Estate

There is no real estate.

Mortgages Receivable

Parcel A - Jachetta. Balance as of 12-31-01. \$ 60,807.67  
Attachment #4.  
Parcel B - Linden. Balance as of 12-31-01. 41,698.05  
Attachment #5.  
Parcel C & D - Glabb. Balance as of 12-31-01. 153,758.50  
Attachment #6.  
Parcel E & F - HomePlace. Balance as of 12-31-01. 43,434.59  
Attachment #7.  
Parcel G - Dunromin. Balance as of 12-31-01. 104,244.15  
Attachment #8.

**Mortgages Payable**

There are no mortgages payable.

**Accounts Payable**

Verizon

\$ 101.32

**Attachments:**

1. Certificate of Incorporation.
2. Deposit slip for Horizon Credit Union.
3. Idaho Personal Property Declaration.
4. 2001 Annual Escrow Statement.
5. 2001 Annual Escrow Statement.
6. 2001 Annual Escrow Statement.
7. 2001 Annual Escrow Statement.
8. 2001 Annual Escrow Statement.

S AND F, LLC

PRODUCTION OF LIST OF ASSETS & LIABILITIES

Formation

Filed: November 20, 1998. Attachment #1  
Employer Identification Number.  
Attachment #2.  
Member/Manager: Frank L. Chapin.  
Member/Manager: Sydney L. Chapin.  
Percent of Ownership: 50/50

Cash in Bank

Bank Balance as of January 31, 2002. \$ 177.43  
Account identity attached. Attachment #3.

Accounts Receivable

There are no accounts receivable.

Equipment

Machinery & Equipment. *124,374.00* ~~124,374.00~~  
Attachment #4.  
Licensed Vehicles & Equipment. 88,500.00  
Attachment #5.

Real Estate

PARCEL A - "JACHETTA"  
RP55N04W103010A  
The North Half of the Northwest Quarter of the  
Northwest Quarter of Section 10, Township 55  
North, Range 4 West, Boise Meridian, Bonner  
County, Idaho.  
Attachment #6. \$ 61,461.00

PARCEL B - "LINDEN"  
RP55N04W291200A  
The Southwest Quarter of the Northeast Quarter  
of SECTION 29, TOWNSHIP 55 NORTH, RANGE  
4 WEST, Boise Meridian, Bonner County, Idaho.  
LESS any portion lying within the County Road  
right of way.  
Attachment #7. \$ 71,400.00

**PARCEL C & PARCEL D - "GLABB"**

RP55N04W344800A / RP55N04W345700A

The East half of the Southwest Quarter, Government Lots 5 and 6, and the Northwest Quarter of the Southeast Quarter, all in Section 34, Township 55 North, Range 4 West, Boise Meridian, Bonner County, Idaho;

LESS the Spokane International Railroad right-of-way.

Attachment #8.

\$192,826.00

Attachment #9.

33,989.00

**PARCEL E & F - "HOME PLACE"**

RP55N04W294350A

The S $\frac{1}{2}$  S $\frac{1}{2}$  NE $\frac{1}{4}$  and the SE $\frac{1}{4}$  NW $\frac{1}{4}$  of Section 29, Township 55 North, Range 4 West, Boise Meridian, Bonner County, Idaho, lying North of the County Road; LESS the East 330 feet thereof;

EXCEPT Public Roads and Rights of Way.

Attachment #10.

\$ 53,558.00

RP55N04W294200A

The East 330 feet of the S $\frac{1}{2}$  of the S $\frac{1}{2}$  of the NE $\frac{1}{4}$  of the NW $\frac{1}{4}$  and the East 330 feet of the SE $\frac{1}{4}$  of the NW $\frac{1}{4}$  of Section 29, Township 55 North, Range 4 West, Boise Meridian, Bonner County, Idaho, all lying North of the County Road.

\$ 26,177.00

Attachment #11.

**PARCEL G - "DUNROMIN"**

RP55N04W105400A

The East Half of the Northwest Quarter of the Southwest Quarter of Section 10, Township 55 North, Range 4 West of the Boise Meridian, Bonner County, Idaho.

TOGETHER WITH an easement for ingress, egress and utilities 60.00 feet wide over, under and across the existing road located in the North portion of the Southwest Quarter of the Southwest Quarter of said

Section 10 from the County Road along the West line thereof.

ALSO TOGETHER WITH an easement 60 feet wide for ingress, egress and utilities and maintenance over, under and across the East 60 feet of the Southwest Quarter of the Southwest Quarter of said Section 10 lying North of the aforementioned road right of way. Attachment #12.

\$103,921.00

Mortgages Receivable

Bradley Escrow #99-1623.

Balance as of December 31, 2001.

Attachment #13.

\$ 33,337.40

Notes Payable

Contract Payable - Ford Credit.

22,601.11

Note Payable - Weatherly.

26,000.00

Security Agreement.

Note Payable - Linton.

26,000.00

Security Agreement.

Note Payable - Whitson.

22,000.00

Security Agreement.

Note Payable - Ahles.

8,000.00

Note Payable - Dodd.

4,000.00

Note Payable - Martin.

20,000.00

Mortgages Payable

Parcel A - FMS. Balance as of 12-31-01.

\$ 60,807.67

Attachment #14.

Parcel B - Linden. Balance as of 12-31-01.

64,814.11

- FMS. Balance as of 12-31-01.

41,698.05

Attachment #15.

Parcel C & D - Glabb. Balance as of 12-31-01.

235,127.53

- FMS. Balance as of 12-31-01.

153,758.56

Attachment #16.

Parcel E & F - VanSchravendyk. Balance as of 12-31-01.

39,597.13

- FMS. Balance as of 12-31-01.

43,434.59

Attachment #17.

Parcel G - FMS. Balance as of 12-31-01.

104,244.15

Attachment #18.

Accounts Payable

Bonner County Treasurer - Dunromin

1,081.25

Bonner County Treasurer - Glabb	5,908.29
Bonner County Treasurer - Yield Tax	2,194.98
Northern Lights-Glabb	438.23
Northern Lights-Home Place	24.00
Carl Pitts & Sons Well Drilling	156.25
Traveler's Insurance	7,955.25
True North-Survey	1,000.00
R.C. Worst	329.50

**Attachments:**

1. Articles of Organization.
2. Form SS-4.
3. Deposit Slip for Horizon Credit Union.
4. List of Machines & Equipment.
5. List of Licensed Vehicles & Equipment.
6. Bonner County 2001 Assessment Notice.
7. Bonner County 2001 Assessment Notice.
8. Bonner County 2001 Assessment Notice.
9. Bonner County 2001 Assessment Notice.
10. Bonner County 2001 Assessment Notice.
11. Bonner County 2001 Assessment Notice.
12. Bonner County 2001 Assessment Notice.
13. 2001 Annual Escrow Statement and Title Insurance Schedule B.
14. 2001 Annual Escrow Statement and Title Insurance Schedule B.
15. 2001 Annual Escrow Statement and Title Insurance Schedule B.
16. 2001 Annual Escrow Statement and Title Insurance Schedule B.
17. 2001 Annual Escrow Statement and Title Insurance Schedule B.
18. 2001 Annual Escrow Statement and Title Insurance Schedule B.
19. 2001 Annual Escrow Statement and Title Insurance Schedule B.

**HOODOO MOUNTAIN RANCHETTE TRUST**  
**PRODUCTION OF LIST OF ASSETS & LIABILITIES**

**Formation**

Type: Irrevocable Trust. Attachment #1.  
Created: April 16, 1991.  
Grantor: Frank L. Chapin  
Asset: Commercial Real Estate. Attachment #2.  
Life Beneficiary: Frank L. Chapin  
Controlling Trustee: Carl W. Chapin (Brother)  
Managing Trustee: Frank L. Chapin  
Beneficiaries: Grandchildren

**Cash in Bank**

Hoodoo Mountain Ranchette Trust does not have a bank account.

**Accounts Receivable**

There are no accounts receivable.

**Real Estate**

Parcel A - Commercial Building & Real Estate. Attachment #2.

Lots 9 and 10 in Block 8 of Sandpoint Addition to Sandpoint, According to the plat thereof, recorded in Book 1 of Plats, Page 10, records of Bonner County, Idaho; LESS the South 40 feet thereof.

\$109,477.00

**Mortgages Payable**

There are no mortgages payable.

**Accounts Payable**

Accounts payable at December 31, 2001  
Bonner County Treasurer \$1,574.96  
Safeco Insurance Group \$422.00.

\$ 1,996.96

**Attachments:**

1. First three pages of the Hoodoo Mountain Ranchette Trust Agreement dated April 16, 1991.
2. Quit Claim Deed dated April 19, 1991.
3. Bonner County 2001 Assessment.

FRANK L. CHAPIN, P.A.

PRODUCTION OF LIST OF ASSETS & LIABILITIES

Formation

Type: C-Corporation.  
Professional Service Corporation.  
Filed: November 2, 1977. Attachment #1.  
Shareholder: Frank L. Chapin.

Cash in Bank

Operating account bank balance as of January 31, 2002. \$ 4,550.61  
Account identity attached. Attachment #2.  
Payroll Systems Account - Client funds.  
Computerized payroll service.  
Trust Account - Client funds.

Accounts Receivable

Monthly client balance as of January 31, 2002. \$ 17,193.00  
Tax client balance as of January 31, 2002. \$ 30,517.02  
Attachment #3.

Equipment

Office Equipment. Attachment #4. \$ 9,266.00

Real Estate

There is no real estate.

Mortgages Payable

There are no mortgages payable.

Accounts Payable

Account Payable balance as of January 31, 2002. \$ 23,853.98  
Attachment #5.

Attachments:

1. Articles of Incorporation filed November 2 , 1977.
2. Deposit slip for Operating Account.
3. Customer ledgers.
4. Idaho Personal Property Declaration.
5. Accounts Payable detail.

FRANK L. CHAPIN HAS NOT PARTICIPATED NOR DOES HE HAVE ANY  
FINANCIAL INTEREST IN THIS LIMITED LIABILITY COMPANY.

MOMENTS, LLC

PRODUCTION OF LIST OF ASSETS & LIABILITIES

Formation

Filed July 25, 2001. Attachment #1.

Employer Identification Number. Attachment #2.

This LLC organization has not been completed as  
of this date.

Cash in Bank

No bank account has been established.

Accounts Receivable

There are no accounts receivable.

Real Estate

There is no real estate.

Mortgages Payable

There are no mortgages payable.

Accounts Payable

There are no accounts payable.

Attachments:

1. Articles of Organization filed with the Secretary  
of State July 25, 2001.
2. Copy of Application for Employer Identification  
Number dated August 7, 2001.

If the debtor resides or resided in a community property state, commonwealth, or territory ( including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

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### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None



NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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### 18. Nature, location and name of business

None



a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Financial Mngmt Svc.,	82-0452939	P.O. Box 1997 Sandpoint, ID 83864	Personal Service Corporation	June 24, 1992 to Present
Frank L. Chapln, P.A.	82-0336462	P.O. Box 781 Sandpoint, Id 83864	Professional Service Corporation	November 2, 1977 to Present
Hoodoo Mountain Ra	82-6071419	P.O. Box 781 Sandpoint, ID 83864	Trust	April 16, 1991 to Present
Moments, LLC	82-0535075	P.O. Box 2028 Sandpoint, ID 83864	Real Estate Managemnt	July 25, 2001 to Present
S and F, LLC	82-0508115	2872 Hoodoo Mountain Rd. Priest River, ID 83856	Real Estate Investment	November 20, 19 to Present

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME	ADDRESS
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b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

NAME AND ADDRESS	DATES SERVICES RENDERED
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c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

NAME	ADDRESS
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d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

None

NAME AND ADDRESS

DATE ISSUED

**20. Inventories**

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

None

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN  
OF INVENTORY RECORDS

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting securities of the corporation.

None

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

**22. Former partners, officers, directors and shareholders**

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

None

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

**23. Withdrawals from a partnership or distributions by a corporation**

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during immediately preceding the commencement of this case.

NAME & ADDRESS  
OF RECIPIENT,  
RELATIONSHIP TO DEBTOR

DATE AND PURPOSE  
OF WITHDRAWAL

AMOUNT OF MONEY  
OR DESCRIPTION  
AND VALUE OF PROPERTY

**24. Tax Consolidation Group.**

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER

**25. Pension Funds.**

None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

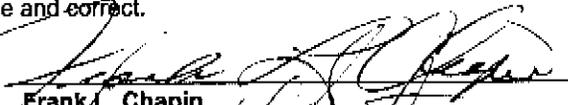
TAXPAYER IDENTIFICATION NUMBER

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

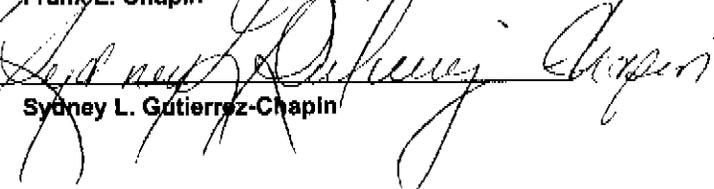
Date 3-22-02

Signature  
of Debtor

  
Frank L. Chapin

Date 3-22-02

Signature  
of Joint  
Debtor

  
Sydney L. Gutierrez-Chapin